

# Identity THEFT

## Learn how to protect yourself

Every year in the United States, several million people become victims of identity theft. Most victims never even knew they were at risk. Don't let it happen to you. Read the information below, and take the Identity Theft IQ Test on the reverse side of this page.

### MINIMIZING YOUR RISK

- Keep items with personal information in a safe place.
- Be cautious about where you leave personal information in your home.
- Don't carry your social security card with you.
- Order a copy of your credit report from each of three major credit reporting agencies every year.
- Destroy personal papers you don't need.
- Before revealing any personal information, find out how it will be used and whether it will be shared with others.
- Pay attention to billing cycles. Follow up with creditors if your bills don't arrive on time.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail once it has been delivered.
- Put passwords on your credit card, bank and phone accounts, and avoid using easily available information like your mother's maiden name, your birth date or the last four digits of your social security number.
- Don't give out personal information over the phone, through the mail or over the Internet unless you have initiated the contact and you know who you're dealing with.

### WHAT TO DO IF YOU BECOME A VICTIM

- Contact the fraud department of each of the three major credit bureaus and report that your identity has been stolen. Ask that a fraud alert be placed on your file and that no new credit be granted without your approval.
- Close any fraudulently accessed or open accounts, and put passwords on any new accounts you open.
- File a report with your local police or with the police where the identity theft took place. Get a copy of the report in case the bank, credit card company, or others need proof.

Identity theft is a criminal offense in Indiana, which means that reports of identity fraud to the attorney general's office and the Better Business Bureau will be directed to local authorities and the prosecuting attorney.

The FTC is a clearinghouse for victims of identity theft but doesn't have the authority to bring criminal cases. It may, however, refer complaints to other appropriate government agencies and private organizations for further action.

### RESOURCES

These organizations are equipped to deal with questions and complaints regarding identity theft:

Submit complaints to Federal Trade Commission:

By phone: 1-877-ID-THEFT (1-877-438-4338)  
317-874-2200 (for Central Indiana)

By mail: Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, D.C. 20580

Find more information at these federal government websites: [www.consumer.gov](http://www.consumer.gov) and [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)

The Consumer Protection Division of the Indiana Attorney General's Office works to safeguard the rights of Indiana citizens every day. If you have questions or complaints regarding identity theft, or other appropriate consumer issues, contact the Attorney General's Consumer Protection Division using the address and phone number listed below, or visit [www.in.gov/attorneygeneral](http://www.in.gov/attorneygeneral) for more information.

(OVER)



## IDENTITY THEFT IQ TEST

**Are You at Risk for Identity Theft? Test Your “Identity Quotient” here.**

- \_\_\_\_\_ I receive several offers of pre-approved credit every week. (5 points)
- \_\_\_\_\_ Add 5 points if you do not shred them before putting them in the trash.
- \_\_\_\_\_ I carry my Social Security card in my wallet. (10 points)
- \_\_\_\_\_ My state driver’s license has my SSN printed on it, and I have not contacted the Department of Motor Vehicles to request a different number. (10 points)
- \_\_\_\_\_ I do not have a PO Box or a locked, secured mailbox. (5 points)
- \_\_\_\_\_ I use an unlocked, open box at work or at my home to drop off my outgoing mail. (10pts.)
- \_\_\_\_\_ I carry my military ID in my wallet at all times. (10 points)
- \_\_\_\_\_ I do not shred or tear banking and credit information when I throw it in the trash. (10pts.)
- \_\_\_\_\_ I provide my Social Security number (SSN) whenever asked, without asking questions as to how that information will be safeguarded. (10 points)
- \_\_\_\_\_ Add 5 points if you provide it orally without checking to see who might be listening.
- \_\_\_\_\_ I am required to use my SSN at work as an employee ID or at college as a student ID number. (5 points)
- \_\_\_\_\_ My SSN is printed on my employee badge that I wear at work or in public. Or, it is posted on my time card in full view of others or is on other documents frequently seen by many others in my workplace. (10 points)
- \_\_\_\_\_ I have my SSN and/or driver’s license number printed on my personal checks. (10 points)
- \_\_\_\_\_ I am listed in a “Who’s Who” guide. (5 points)
- \_\_\_\_\_ I carry my insurance card in my wallet, and either my SSN or that of my spouse is the ID number. (10 points)
- \_\_\_\_\_ I have not ordered a copy of my credit reports for at least 2 years. (20 points)
- \_\_\_\_\_ I do not believe that people would root around in my trash looking for credit or financial information or looking for documents containing my SSN. (10 points)

Each one of these questions represents a possible avenue for an identity thief.

## UNDERSTANDING YOUR SCORE:

- 100 + points – Recent surveys indicate that 7-10 million people were victims of ID theft last year. You are at high risk. We recommend you purchase a paper shredder, become more security-aware in document handling, and start to question why people need your personal data.
- 50-100 points - Your odds of being victimized are about average. Higher if you have good credit.
- 0-50 points - Congratulations. You have a high “IQ.” Keep up the good work and don’t let your guard down now.

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